

What Defunding the Affordable Care Act Would Mean for the American People

The Affordable Care Act is giving the American people more freedom and control in their health care choices. This week, rather than putting forward an actual plan to create jobs, House Republicans are continuing their efforts to take away these freedoms in a misguided attempt to repeal the health reform law.

But what exactly would defunding the law really mean? If the resources and authority to implement key parts of the law were taken away, small businesses would pay higher taxes, consumers would have no protection against unreasonable premium increases and insurance company discrimination, and seniors would pay more for prescription drugs and preventive care.

What Defunding the Law Would Mean for Anyone With Health Insurance:

- If the law were defunded, **consumers would lose the freedoms** they now have thanks to **insurance companies having to spend at least 80% of premium dollars on actual health care benefits** instead of overhead, executive salaries or marketing, as well as **knowing their premium rates cannot be hiked unreasonably**. Defunding the law would take away important resources States are using to crack down on premium rate hikes across the country.

What Defunding the Law Would Mean for Small Businesses:

- If the law were defunded, up to **4 million small businesses** would lose access to **\$40 billion in tax credits**, designed to help make health insurance more affordable for their employees.

What Defunding the Law Would Mean for Seniors:

- If the law were defunded, over **44 million Americans** with Medicare coverage may be **denied important preventative care measures** like mammograms and colonoscopies and may **lose access to free annual checkups**.
- If the law were defunded, over **3 million seniors** would once again see their costs go up in the Medicare prescription drug “donut hole,” **losing access to immediate 50% drug discounts that grow over time until the donut hole closes**.

What Defunding the Law Would Mean for People with Pre-Existing Conditions:

- If the law were defunded, once again insurance companies would be able to deny coverage **to people due to pre-existing conditions**. **Defunding the law would deny critical resources needed to implement the ban on coverage denials**. The Affordable Care Act already prevents companies from denying coverage to children because of pre-existing conditions.

Now is not the time to turn back the clock and return to the days when insurance companies were in charge of Americans’ health care choices. Yet that is exactly where the GOP plan to defund the Affordable Care Act would take us.